ALERT

News from the UFMCC
on AIDS Legislation, Education, Research and Treatment.

April 1995

AIDS Ministry at Joy MCC, Orlando, Florida

Patrick Blake is the AIDS and Health Ministry Coordinator of Joy Metropolitan Community Church in Orlando, Florida. Diagnosed for five years as HIV positive, he attended a seminar at King of Peace MCC in St. Petersburg by Rev. Steve Pieters several years ago. From that experience, he was inspired to start a Spiritual Strength for Survival group at Joy MCC, and within a year, eighty people had been through the group. In 1994, the numbers jumped to 300 in two different support groups. Patrick is hoping to have eighteen groups by the end of this year, dealing with all kinds of different health issues. A group for women is starting up, and there will soon be groups targeting Hispanics and African Americans. Patrick will soon start a Spiritual Strength for Survival group in a nearby state prison.

Joy MCC has a long history of AIDS Ministry. In the early eighties, the church gave birth to the first AIDS service organization in Orlando, Centaur, Inc. The church is still involved, doing "a lot of outreach and education through them," according to Blake.

Mr. Patrick Blake

Today, the AIDS and Health Ministry of Joy MCC is run out of the Bailey Center, a two-story house right on the church property. It is named for a former client, David Bailey, who left money to support an AIDS Ministry at Joy MCC.

Patrick reports there are two volunteers helping sort through grant procedures, answer phones, remodel the building, and keep files and records. They currently have "two phone lines and one computer," he proudly notes. Also, Dorothy Kuhlman works out of the Bailey Center as a nursing home liaison, making sure patients' needs are met as they deal with case managers, hospitals, and nursing home bureaucracies. She developed this program "because it was needed." Her position is funded through Ryan White funding. They have also established a memorial garden, where family can mount plaques to remember their loved ones.

The AIDS and Health Ministry runs a food bank as part of its support services. The number of people served doubled between 1993 and 1994, and they currently serve 700.

In educational services, the church offers "Loving Me, Loving Myself" to the community, a workshop designed to help people "take care of their Christian sense of self." Patrick also distributes education and prevention information

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AIDS Ministry Plans for General Conference

UFMCC AIDS Ministry has a full program of activities planned for General Conference XVII in Atlanta, Georgia, July 23-30, 1995. HIV/AIDS will be one of three tracks in Health and Wholeness Programming. The other two tracks will deal with alcohol/substance abuse, (organized by Rev. Eleanor Nealy) and women's and men's non-HIV-related health issues (organized by Rev. Dr. Lori Dick).

In HIV/AIDS programming, noted writer and gay activist Eric Rofes will speak at a plenary session regarding, "The Role MCC Can Play in HIV Risk Reduction." Rofes will also be facilitating groups of "Men Talking About Sex," a program which has been highly successful at MCC San Francisco.

Since Atlanta is the home of the U.S. Centers for Disease Control and Prevention (CDC), UFMCC AIDS Ministry will take full advantage of this opportunity, and HIV prevention

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New Publishing Schedule For ALERT

The UFMCC AIDS Ministry Task Force has decided to make ALERT a quarterly publication. For the last seven and a half years, ALERT has been published (almost) monthly. The April, 1995 edition will be the last monthly issue of ALERT. The next issue of ALERT will be published in July, 1995.

Readers will receive ALERT in January, April, July, and October. During other months, information regarding HIV/AIDS issues will be included in Keeping in Touch, the official monthly publication of the Universal Fellowship of Metropolitan Community Churches.

Individuals who currently receive ALERT, but not Keeping in Touch, will be added to the Keeping in Touch mailing list. However, agencies, organizations, libraries, and other institutions will continue to receive only ALERT.

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AIDS Ministry-General Conference

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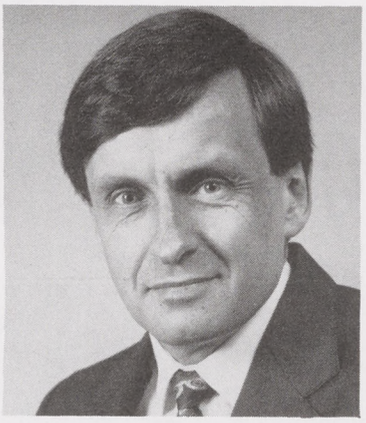
will be a recurring theme at this year's General Conference. Harold W. Jaffe, M.D., and Dawn Smith, M.D., will be delivering a medical update, with Dr. Jaffe focusing on trends in the HIV/AIDS epidemic, and Dawn Smith looking at HIV issues for women. Dr. Jaffe is the Director of the Division of HIV/AIDS of the National Center for infectious Diseases at the CDC. Dr. Smith is a highly respected researcher in women's health issues at the CDC.

Dr. James W. Curran, M.D., will be the keynote speaker at the AIDS Ministry Luncheon. Dr. Curran is the Assistant Surgeon General of the U.S. Public Health Service, as well as Associate Director for HIV/AIDS and Director of the Office of HIV/AIDS at the CDC.



Dr. James W. Curran

There will be a number of AIDS Ministry workshops throughout the week:

- Noted Los Angeles psychologist Sandy Jacoby Klein will teach "AIDS-related Multiple Loss Syndrome."
- Rev. Paul Tucker will offer a workshop based on his AIDS Ministry manual, "Christian Caring."
- Rev. Evan LeBlanc will teach "Home and Hospital Visitation."
- Rev. Steve Pieters will repeat the successful "How to do a Spiritual Strength For Survival Support Group."
- Alison Arngrim, Bob Schoonover, Wendy Arnold, and Rev. Pieters will present a "how-to" workshop on the new Peer Education Program for MCC youth.
- Rev. Alan Eddington will offer a workshop on church programming for HIV negative men.

Once again, there will be a daily Spiritual Strength for Survival Support Group for persons living with HIV/AIDS. Rev. Pieters, along with Deacon Tad Lincoln from Christ MCC in Miami, will co-facilitate the group.

There will also be a gathering for those who work as HIV/AIDS ministry staff in local churches. Ms. Jane Rogers and Mr. Larry Young, both members of the UFMCC AIDS Ministry Long-Range Planning Task Force, will be assisting Rev. Pieters in coordinating the AIDS Ministry activities at General Conference XVII. ▼

Dr. Harold Jaffe

NMAC Produces Finance Manual

The U.S. National Minority AIDS Council (NMAC) has published a new *Finance Manual.* According to the authors, "this handbook is not directed mainly at accountants or staff directly involved with accounting. This handbook is for executive directors, program managers, and board members who are responsible for crafting financial strategy, for ensuring financial accountability, and for monitoring financial and program performance."

Paul Kawata, Executive Director of NMAC writes, "The purpose of this Financial Management Manual is to provide one more tool for community based organizations to manage the complexities of financial systems. We wanted to provide a quick reference for managers and board members without financial experience to use in all aspects of strategic planning and program administration."

For information on this manual and other technical assistance, write to NMAC at 300 Eye St., NE, Suite 400, Washington, DC 20002-4389, call 202/544-1076, or fax 202/544-0378. UFMCC is a member organization of NMAC. ▼

New Schedule for ALERT

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In its quarterly editions, ALERT will continue to publish information on research and treatment, education and prevention, and public policy issues. In months when there is no ALERT, Keeping in Touch will carry articles about local churches' AIDS ministries, personal stories, and information on resources, conferences, and other educational opportunities.

This change in ALERT's production schedule will give the Field Director of UFMCC AIDS Ministry more time to create resources for local churches and districts. The decision was also based on budgetary concerns, as well as on the Task Force's discussion about the ALERT Readers' Survey responses. It is hoped that with this new publication schedule, we will be balancing the needs of those who value treatment information, as well as resolving some budget issues. ▼

Joy MCC

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at gay bars and clubs. Orlando is one of the leading vacation destinations in the world, and he reports that gay men love to come there to escape the realities of their lives. He says prevention efforts are "very frustrating" in that environment. Most recently, he has received permission to reprint and distribute "Tribal Writes: Unsafe Sex is Killung Us," by Connie Norman from the March 1995 ALERT.

While all this activity is providing badly needed services for persons with HIV/AIDS in Orlando, it is difficult to find financial support for this ministry. Patrick and his volunteers are focusing on grant-writing, and he is quick to take this opportunity to ask for help: anyone who has any information about how to obtain grants and grant information are urged to call Patrick at 407/898-3335 or 898-3418.

Rev. Jimmy Brock, the pastor of Joy MCC, does many hospital calls every week, according to Patrick. It is obvious that Rev. Brock is a tremendous support for the ministry, as well as for Patrick: "He's my friend, a colleague I can talk to and cry with, and he's my spiritual guide." ▼

The "Mainstreaming" of Viatical Settlements

By John Banks, CEO of Viaticus, Inc.

[Editor's note: The following article was written by the CEO of the first viatical settlement company owned by a major life insurance company. The company, Viaticus, Inc., which is owned by CNA Financial Corp. (parent of CNA Insurance Company), brings institutional-scale capital to the industry and eliminates the need to "raise money" or find individual investors for policies. The company holds all policies they purchase as a large corporate portfolio.

While many persons living with HIV/AIDS have benefitted from viatical settlements, there have been questions about the ethics of this practice. Are investors trading in death? Are they taking advantage of people who are dying? What happens to the survivors who are left to pay someone's final expenses without a life insurance settlement?

We offer this article in the spirit of education and awareness, and hope that it stirs discussion of the ethical issues involved in viatical settlements.]

Viatical settlements allow life insurance policyholders with life threatening illnesses to sell their policies to third parties -- "viatical settlement companies" -- at a discount on the policy's face value. This process allows individuals access to financial resources at a critical time of need, for medical or other daily living expenses.

A Brief History of Viatical Settlements

Private "viatical settlements" among family members or acquaintances have probably gone on quietly for years. It was not until the late 1980's that the service was first offered commercially in the U.S. The term "viatical settlement" is derived from the Latin word *viaticum*, meaning "provision for a journey."

When this option first began to take hold in the U.S., the viatical settlement business existed more as an informal network than a regulated financial service. Some firms were little more than speculative ventures, sometimes without the capital resources necessary to ensure fair, timely payouts to terminally ill patients.

The first viatical settlement companies primarily served the AIDS community, which did much to publicize the service. However, today, individuals diagnosed with cancer, heart disease, or other life threatening conditions also use this financial service. Health care workers and patient advocates have been very positive on the many benefits a viatical settlement can bring to their patients. These professionals realize that relief from pressing financial burdens can often help a patient regain financial control and hope in their life.

How Viatical Settlements Work

If a person has been diagnosed with a life threatening illness and his or her life insurance policy has been in force beyond the contestable period (generally two years), he or she may be eligible for a viatical settlement. As long as ownership can be transferred, almost any type of policy can be viaticated, be it term, whole or universal life, or even an employer group policy.

The payout depends on several factors, primarily the projected life expectancy of the patient, but also including the cost of future premium obligations, policy loan payments, and prevailing interest rates. Under current industry guidelines, promulgated by the National Association of Insurance Commissioners (NAIC) viators receive between 50% to 80% of face value.

Viatical Settlements vs. the ADB

As an option for life insurance policyholders, viatical settlements differ from the accelerated death benefit (ADB) rider in several important ways. An ADB is issued by a specific insurance company for only the policies it writes, and often for very specific diseases.

On the other hand, viatical settlements are very flexible, can be offered for life expectancies of three years or more, and most viatical settlement companies will purchase policies issued by any creditworthy life insurance company.

Soaring Health Care Costs Drive Demand

The major attraction of the viatical settlement to those with life threatening conditions is the ability to tap significant financial resources when they are most needed -- particularly to pay for very expensive medical bills not covered by their medical plan. The soaring cost of health care in the last few decades is well documented: in 1965, the per capita medical expenditure was $205, representing 5.9% of the GNP; by 1990, that figure had jumped to $2,511 per person, or 12% of the GNP. Americans currently spend about $900 billion on health care.

In the case of a long-term and/or terminal illness, the costs for hospitalization, treatment, home care, and other expenses can be staggering. Health insurance, Medicare, and Medicaid may not be sufficient in many cases.

Given that a seriously ill person can no longer work and usually has significant financial obligations, such situations can ravage an individual's or family's life savings. In fact, it is estimated that two-thirds of American families would soon be financially distressed if the head of the household were to become seriously ill.

Across the country, insurance professionals and health care providers are helping spread the word on the value of viatical settlements. For example, in Southern California, a large insurance organization is conducting seminars at hospitals and nursing homes in conjunction with financial planning seminars. Orin Richards, President of Program Insurance Marketing and a leading life insurance agent in the region, states that there is tremendous interest in this service as a way to regain financial control and restore hope in one's life.

Industry Regulation Now Emerging

As the viatical settlement industry moves into the mainstream of insurance products, there is now a move toward increased government oversight and regulation. Many viatical settlement companies welcome the trend, believing that responsible regulation of viatical settlements is in the best interest of viators, their families, and the viatical settlement industry.

In December 1993, the National Association of Insurance Commissioners (NAIC) adopted the Viatical Settlement Model Act and drafted a Model Regulation to guide the viatical settlement business. Viatical settlement industry leaders worked with the NAIC to develop both the Act and the Regulation to assist state regulators in this area.

Among the purposes of the NAIC model law are to ensure that viatical settlement companies inform patients of the implications of the viatical settlement, and to provide guidelines for fair payments to policyholders.

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Black Church National Training Conference on HIV/AIDS

The Balm of Gilead, Inc., in partnership with The Congress of National Black Churches, presents the second biannual Black Church National Education and Leadership Training Conference on HIV/AIDS. The conference will be held at Howard University School of Divinity in Washington, DC, on May 22-24, 1995.

Pernessa Seele, Founder/CEO of Balm of Gilead, Inc., writes, "The Black Church National Education and Leadership Training Conference on HIV/AIDS provides education, skill building, and leadership empowerment to leaders in the African American church community and to educators who seek to understand how to effectively reach out to and strengthen the HIV/AIDS education resources of African American churches."

Rev. Herbert Evans, a member of the UFMCC AIDS Ministry Long Range Planning Task Force, will be moderating a panel discussion on "The Faces of HIV/AIDS." Other highlights of the conference will be "Addressing HIV/AIDS in Your Church's Prison Ministry," "Black Theology Addressing HIV/AIDS," "A Time For Healing: the Black Gay and Lesbian Community and the Black Church," "Faith In Action: Developing a Pro-Active Church HIV/AIDS Policy," "How to Engage Black Churches in the Fight Against HIV/AIDS," and "Developing Sermons on HIV/AIDS," taught by Rev. Dr. James A. Forbes of The Riverside Church in New York.

Conference registration and information may be obtained from The Balm of Gilead, Inc., 130 W. 42nd Street, Suite 1300, New York, NY 10036, telephone 212/730-7381. Registration costs vary from $90 "early bird special" for just one day, to $300 "full package" registrations received after May 10. Group rates of $240 per person for the full package are available for churches/organizations of three or more persons attending. ▼

Learning to Live With Herpes and HIV

Learning to Live With Herpes Viruses and HIV, and *Questions & Answers About Genital Herpes and Shingles* are a videotape and brochure, respectively, which address concerns people with HIV may have about genital herpes and herpes zoster (shingles).

Copies may be obtained from:

Burroughs Wellcome Company
303 Cornwallis Road
P O Box 12700
Research Triangle Park, NC
27709-2700

Call 800/722-9292 (Ext. 54511) and refer to number Y05973 for the video and/or number Y06343 for the brochure. ▼

Rev. Pilot Appointed To Chair College's AIDS Task Force

Rev. Kenneth E. Pilot, pastor of MCC Living Faith, St. Louis, Missouri, and Assistant District Coordinator of the Mid-Central District, has recently been appointed as Chairperson of St. Louis Community College's AIDS Task Force. Rev. Pilot works as the Manager of Employment and ADA Coordinator for the college, the twenty-third largest institution of higher learning in the U.S.

The Task Force, whose work is focused on both staff and students, has been charged with recommending policy and administrative procedures, coordinating HIV/AIDS awareness/education activities, HIV testing, and coordinating efforts with community organizations. Rev. Pilot has recently facilitated the development of a proposal for a broad-based program of awareness/education to incorporate all major divisions of the College including academic, student activities, risk management, and support services. He has been scheduled to make a formal presentation on the proposal to the Chancellor and college administration sometime in the near future. ▼

Planning Guide For Parents With HIV

Because You Love Them: A Parent's Planning Guide, released on World AIDS Day '94, helps parents with HIV disease and those with other life-threatening illnesses plan for their children's future. Parents can use this workbook by themselves or with the help of professionals in either counseling sessions or support groups.

This resource tool also assists professionals to engage parents in the process of early and continuous planning. Copies of the guide are available for a nominal shipping and handling fee from the National AIDS Clearinghouse, 800-458-5231. If you are interested in receiving over 200 copies, contact Lisa Merkel-Holguin at the Child Welfare League of America, phone 202-942-0266. ▼

"Mainstreaming"...

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The act directly addresses many of the early reported abuses of the viatical settlement service, including the need for clear disclosure of information that will enable the patient to make a fully informed decision.

The Need For Financial Planning

Financial counseling is key to ensure the policyholder understands all of his or her options and makes well-informed decisions. Tax implications of cashing in one's life insurance policy introduce many factors for one to fully consider. Income from the viatical settlement does not affect Medicare, however, it will likely affect the need-based eligibility for Medicaid.

Into The Mainstream

As viatical settlements increasingly are viewed as a very practical financial option, many observers say there's a synergy between life insurance and viatical settlements. Consumers can now unlock significant assets for immediate needs, which reflects another benefit in buying life insurance. ▼